EXHIBIT 9 (REDACTED)

From:

To: CC:

Sent: 12/16/2020 9:35:34 PM

Subject: Privileged and Confidential - YOTI - LIVE - INTERIM FLOW

Attachments: yoti flow.pdf

Privileged & Confidential

Hello,

YOTI ID authentication is now live. YOTI evaluates the ID to determine if it is valid/authentic. Please see attached for the interim flow. We are still learning therefore it is imperative that any edge cases and all REJECTED cases where moderators would otherwise accept the ID be noted in order to be addressed.

Until further notice:

- 1. No model is to be accepted where YOTI has REJECTED their ID
 - a. IN certain circumstances where moderators suspects the document is simply not placed correctly, a second attempt can be prompted but the user must not be accepted where YOTI still returns REJECTED
- 2. Cyprus should please maintain a list of all YOTI "REJECTED" IDs that moderators would typically otherwise accept, detailing:
- The YOTI recommendation (would be "REJECTED")
- The YOTI Details
- The cms link to the pending verification files that have been denied
- Why moderators would otherwise accept the ID
- This list should be provided to the appropriate manager, cc myself and braden.

Thanks

Kindest Regards,

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